

Information to identify the case:

Debtor 1	Robert O. Jacky	Social Security number or ITIN	xxx-xx-5060
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Mary Linda Jacky	Social Security number or ITIN	xxx-xx-7179
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10836-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert O. Jacky

Mary Linda Jacky

1/6/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert O. Jacky
Mary Linda Jacky
Debtor(s)

Case No. 18-10836-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin

Page 1 of 3

Date Rcvd: Jan 06, 2021

Form ID: 318

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Robert O. Jacky, Mary Linda Jacky, 6055 Glade Drive, Erie, PA 16509-2705
cr	+ American Honda Finance Corporation d/b/a Honda Fin, 3625 W. Royal Lane #200, Irving, TX 75063-2912
14900731	+ BB&T Credit, PO Box 580435, Charlotte, NC 28258-0435
14933462	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14924493	+ Comprehensive Dental Group, LLC, 5158 Peach Street, Suite 110, Erie, PA 16509-2489
14900734	+ Hammerlee Dental Care, 5158 Peach Street, Erie, PA 16509-2489
15298620	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14900737	+ Kathleen Tucci, 211 Woodridge Drive, Cranberry Twp, PA 16066-5775
14900738	Key Bank, PO Box 896446, Cleveland, OH 44101
14904991	+ KeyBank N.A. as S/B/M to First Niagara, NA, 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
14900741	+ Lending Club/Comenity Captial Bank, PO Box 659622, San Antonio, TX 78265-9622
14900744	+ Meadville Medical Center, PO Box 4148, Woburn, MA 01888-4148
14900747	+ Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577
14900748	+ Renew Finance, PO Box 809388, Chicago, IL 60680-9388
14900749	+ Transworld Systems Inc, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14900750	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14929917	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: john.melaragno@txitrustee.com	Jan 07 2021 03:21:00	John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502
smg	EDI: PENNDEPTREV	Jan 07 2021 05:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 07 2021 03:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 07 2021 05:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 07 2021 03:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 07 2021 03:21:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14918464	EDI: HNDA.COM	Jan 07 2021 05:53:00	American Honda Finance Corporation, National

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			Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14900730	EDI: BANKAMER.COM	Jan 07 2021 05:53:00	Bank of America, PO Box 982234, El Paso, TX 79998
14906713	+ Email/Text: bankruptcy@bbandt.com	Jan 07 2021 03:22:00	BB&T, bankruptcy section, 10-50-01-51, P.O. box 1847, Wilson, NC 27894-1847
14925798	EDI: BL-BECKET.COM	Jan 07 2021 05:53:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14900732	+ EDI: RMSC.COM	Jan 07 2021 05:53:00	Care Credit/Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
14987929	+ Email/Text: ebnotifications@creditacceptance.com	Jan 07 2021 03:21:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14900733	EDI: JPMORGANCHASE	Jan 07 2021 05:53:00	Chase, PO Box 15123, Wilmington, DE 19850
14910892	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 07 2021 03:23:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, Ohio 44144-2338
14900740	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 07 2021 03:21:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14900742	+ EDI: TSYS2.COM	Jan 07 2021 05:53:00	LL Bean, PO Box 13337, Philadelphia, PA 19101-3337
15160085	Email/PDF: resurgentbknofications@resurgent.com	Jan 07 2021 03:28:38	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14900743	+ EDI: RMSC.COM	Jan 07 2021 05:53:00	Lowe's/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14900746	Email/Text: Bankruptcy.Notices@pnc.com	Jan 07 2021 03:21:00	PNC Bank, PO Box 856177, Louisville, KY 40285
14939636	Email/Text: Bankruptcy.Notices@pnc.com	Jan 07 2021 03:21:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14939554	EDI: PRA.COM	Jan 07 2021 05:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14901523	+ EDI: PRA.COM	Jan 07 2021 05:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14900745	+ EDI: RMSC.COM	Jan 07 2021 05:53:00	Paypal, PO Box 5138, Lutherville Timonium, MD 21094-5138
14918775	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 07 2021 03:24:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14940220	+ Email/Text: bncmail@w-legal.com	Jan 07 2021 03:23:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
aty	*P++	JOHN C MELARAGNO, 502 WEST SEVENTH STREET, ERIE PA 16502-1333, address filed with court., John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14900735	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., Honda Financial Services, PO Box 65507, Wilmington, DE 19898
14900736	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., Honda Financial Services, PO Box 65507, Wilmington, DE 19898
14900739	*	Key Bank, PO Box 896446, Cleveland, OH 44101

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TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
John C. Melaragno, Trustee	on behalf of Trustee John C. Melaragno Trustee johnm@mplegal.com, jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com;ecf.alert+Melaragno@titledexi.com
John C. Melaragno, Trustee	johnm@mplegal.com jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com;ecf.alert+Melaragno@titledexi.com
Kenneth M. Steinberg	on behalf of Debtor Robert O. Jacky julie.steidl@steidl-steinberg.com kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Kenneth M. Steinberg	on behalf of Joint Debtor Mary Linda Jacky julie.steidl@steidl-steinberg.com kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
William E. Craig	on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services Administrator for Honda Lease Trust ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8